

AUTO RENTAL COLLISION DAMAGE WAIVER

THE PLAN

As an Irving City Employee Credit Union MasterCard Cardholder you are eligible to receive reimbursement for repair or replacement of the Rented Automobile*** as a result of Damage or Loss** to the Rented Automobile up to \$50,000. Reimbursement will be on an Actual Cash Value**** basis, for loss for which the Insured is responsible, when the loss occurs Worldwide. This coverage applies provided the entire rental fee for the Rented Automobile has been charged or debited to your Account; and, provided you have rejected, at the time of rental, any waiver of liability for Damage or Loss available from the Rental Agency*****.

*Insured means Cardholders, Cardmembers and Accountholders of the Irving City Employee Credit Union. Cardholder means an individual who has been issued a MasterCard Account card by the credit union. Cardmember means any authorized primary or additional card user who has been issued an Account card by the Policyholder. Accountholder means any individual who has an open and active Account with the credit union.

**Damage or Loss means direct and accidental loss to a Rented Automobile.

***Rented Automobile means a four-wheeled private passenger type motor vehicle or a mini-van manufactured and designed to transport a maximum of seven passengers and used exclusively to carry passengers. A Rented Automobile must be designed for travel on public roads and rented from a licensed rental company. Off-road, antique or limited edition vehicles are excluded, as are trucks, recreational vehicles, campers, pick-up trucks and mini-buses.

****Actual Cash Value means the cost to repair or replace the Damage or Loss to the Rented Automobile at the time of loss, less depreciation.

*****Rental Agency means a commercial automobile rental company licensed under the laws of the applicable jurisdiction.

ELIGIBILITY

This Damage or Loss reimbursement is provided to you, as an Insured, automatically when the entire rental fee for the Rented Automobile is charged or debited to your Irving City Employee Credit Union MasterCard. It is not necessary for you to notify the Insurance Company or Plan Administrator at the time the rental fee is charged or debited to your Account

THE COST

This coverage is provided at no additional cost to eligible Insureds under the master policy issued to PSCU by Federal Insurance Company (the Company).

AMOUNT OF INSURANCE

The Company's liability will be for a maximum reimbursement of \$50,000. From the amount of reimbursement due the Insured, the amount of any valid and collectible insurance will be deducted. In no event will the Company be liable beyond the amounts actually paid by the Insured.

EXCLUSIONS

Coverage does not apply to loss resulting from the following:

- * Any dishonest, fraudulent or criminal act of the Insured.
- * Forgery by the Insured.
- * Loss due to war or confiscation by authorities.
- * Loss due to nuclear reaction or radioactive contamination.
- * The Insured being intoxicated, as defined by the laws of the jurisdiction where the loss occurred, or under the influence of any narcotic unless prescribed by a physician.
- * Intentional damage to the Rented Automobile by the Insured.
- * Damage which is due and confined to wear and tear, freezing, mechanical or electrical breakdown or failure, unless such damage results from a theft covered by the plan.
- * Damage to tires unless damaged by fire, malicious mischief or vandalism, or stolen or unless the loss be coincident with a covered loss.

- * Use of the Rented Automobile to carry passengers and property for hire.
- * Use of the Rented Automobile in tests, races or contests.
- * Use of the Rented Automobile by a person other than the one authorized to operate the Rented Automobile by the terms of the Rental Agreement.
- * The Rented Automobile being operated or located in any territory prohibited by the terms of the Rental Agreement.
- * Loss of use of the Rented Automobile.

EFFECTIVE DATE

This plan is effective 07/01/2013 and will cease on the date the master policy terminates (in which case you will be notified by the Policyholder), or on the date you no longer qualify as an eligible Insured, or on the expiration date of the applicable coverage period for the Insured, whichever occurs first.

The coverage period will not exceed thirty-one (31) consecutive days, or forty-five (45) consecutive days if the Insured is an employee of an organization which has provided an Account card to the Insured for business use.

MISREPRESENTATION AND FRAUD

Coverage of the Insured will be void if, at any time, the Insured has concealed or misrepresented any material fact or circumstance concerning this coverage or the subject thereof or the interest of the Insured herein, or in case of any fraud or false swearing by the Insured relating thereto.

Coverage for an Insured will be void if, whether before or after a loss, the Policyholder or its subscribing organization(s) has concealed or misrepresented any material fact or circumstance concerning this coverage or the subject thereof or the interest of the Insured therein, or in case of any fraud or false swearing by the Policyholder or its subscribing organization(s) relating hereto.

As a handy reference guide, please read this document and keep it in a safe place with your other insurance documents. This Summary of Coverage is not a contract of Insurance but is simply an informative statement to eligible Insureds of the principal provisions of the

insurance while in effect. Complete provisions pertaining to this plan of insurance are contained in the master policy on file with PSCU herein referred to as the Policyholder. If a statement in this Summary of Coverage and any provision in the policy differ, the policy (# 99068515) will govern.

TRIP CANCELLATION/TRIP INTERRUPTION

WHO IS COVERED: Cardholder, spouse/domestic partner and unmarried dependent children under age 25.

IMPORTANT DEFINITIONS: Dependent child(ren) means unmarried children, including adopted children, those children placed for adoption, and step-children, who are primarily dependent upon the insured for maintenance and support and who are under the age of twenty-five (25) and reside with the insured; beyond the age of twenty-five (25) who are permanently mentally or physically challenged and incapable of self-support; or up to the age of twenty-five (25), if classified as a full-time student at an institution of higher learning.

Common carrier means any licensed land, air, or water conveyance operated by those whose occupation or business is the transportation of persons or things without discrimination and for hire.

Covered loss means death, accidental injury, disease, or physical illness of the insured person or an immediate family member of the insured person; or default of the common carrier resulting from financial insolvency. The death, accidental injury, disease, or physical illness must be verified by a physician and must prevent the insured person from traveling on a covered trip.

Covered trip means a trip, for which common carrier costs (other than taxi) are charged to the insured person's credit card account.

Financial insolvency means the inability of the entity to provide travel services because it has ceased operations, either following the filing of a petition for bankruptcy, whether voluntary or involuntary, or because it has ceased operations

as a result of a denial of credit or the inability to meet financial obligations.

Immediate family member means the Insured Person's (1) spouse; (2) children, including adopted children or stepchildren; (3) legal guardians or wards; (4) siblings or siblings-in-law; (5) parents or parents-in-law; (6) grandparents or grandchildren; (7) aunts and uncles; (8) nieces and nephews. Immediate Family Member also means spouse's children, including adopted children or step children; legal guardians or wards; siblings or siblings-in-law; parents or parents-in-law; grandparents or grandchildren; aunts and uncles; nieces and nephews.

Whenever the term spouse is used, the term includes a domestic partner who is at least 18 years of age and who, during the past 12 months (1) has been in a committed relationship with the primary cardholder, (2) has been the cardholder's sole spousal equivalent, (3) has resided in the same household as the cardholder, and (4) has jointly been responsible with the cardholder for each other's financial obligations and who intends to continue the relationship indefinitely.

Non-refundable means the amount of money paid by or on behalf of the insured person for a covered trip which will be forfeited under the terms of the agreement made with the common carrier for unused travel arrangements and for which a travel agent or travel supplier will not provide any other form of compensation.

Pre-existing condition means accidental injury, disease, or illness of the insured person or immediate family member of the insured person which occurs or manifests itself during the sixty (60) day period immediately prior to the purchase date of common carrier passenger fare(s). Disease or illness has manifested itself when: (1) medical care or treatment has been given; or (2) there exist symptoms that would cause a reasonably prudent person to seek medical diagnosis, care, or treatment. The taking of prescription drugs or medication for a controlled condition throughout this sixty (60) day period will not be considered to be a manifestation of illness or disease.

Trip cancellation means the cancellation of common carrier travel arrangements when the insured person is prevented from traveling on a covered trip on or before the covered trip departure.

Trip interruption means the insured person's covered trip is interrupted either on the way to the point of departure or after the covered trip departure.

TO QUALIFY FOR COVERAGE: You must charge the entire cost of the passenger fare(s) to the covered account, less redeemable certificates, vouchers, coupons, or free flights awarded from frequent flier cards.

WHAT IS COVERED: If a covered cardholder must cancel or interrupt a trip due to a covered loss, the policy will pay up to a maximum benefit of \$1,500 per trip to reimburse the cardholder for non-refundable expenses incurred. The cardholder must relinquish any unused vouchers, tickets, coupons, or travel privileges for which he or she has been reimbursed.

Covered trip means a trip for which common carrier costs (other than taxi) are charged to the insured person's credit card account.

WHAT IS NOT COVERED: This insurance does not apply to loss caused by or resulting from:

A pre-existing condition.

Accidental bodily injuries arising from participation in interscholastic or professional sports events, racing or speed contests, or uncertified scuba diving.

Cosmetic surgery, unless such cosmetic surgery is rendered necessary as a result of a loss covered under this policy.

The insured or an immediate family member being under the influence of drugs (except those prescribed and used as directed by a physician) or alcohol.

The insured or an immediate family member: a) traveling against the advice of a physician; or b) traveling while on a waiting list for specified medical treatment; or c) traveling for the

purpose of obtaining medical treatment; or d) traveling in the third trimester (seventh month or after) of pregnancy.

Loss caused by or resulting from an insured person's emotional trauma, mental or physical illness, disease, pregnancy, childbirth, or miscarriage; bacterial or viral infection; or bodily malfunctions, except physical illness or disease that prevents the insured person from traveling on a covered trip.

This exclusion does not apply to loss resulting from an insured person's bacterial infection caused by an accident or from accidental consumption of a substance contaminated by bacteria.

TRIP DELAY

Trip Delay reimbursement is provided during a **Covered Trip** if the delay is due to Common Carrier related mechanical or weather delays, missed connections (if due to a delay caused by the Common Carrier) unannounced strikes, civil commotion, hijacking, or natural disaster. Trip Delay means a delay of the covered person's **Covered Trip** for at least twelve (12) hours.

TRIP DELAY BENEFIT: Who is Covered? Cardholder, spouse/domestic partner and unmarried dependent children under age 25.

BENEFITS: The Covered Person will be reimbursed during a covered trip if the trip delay is due to a covered loss- Covered losses include unpublished and unannounced strikes, civil commotion, hijack or natural disaster. The Covered Person will be reimbursed for up to \$100 per day for a maximum of 3 days for the cost of food and temporary lodging until travel becomes possible. The Trip Delay benefit is in excess over any other insurance or indemnity including any reimbursements by the common carrier. Coverage is limited to one delay per insured person during a covered trip.

DEFINITIONS: Covered Loss means:

1. Accidental Bodily Injury or Loss of Life or Sickness of either the insured person, traveling companion or an

Immediate Family Member of the Insured Person or Traveling Companion; or

2. Inclement weather, which prevents a reasonable person from traveling or continuing on a Covered Trip; or
3. Change in military orders of the insured person or the insured person's spouse; or
4. Call to jury duty or subpoena by the courts, either of which cannot be postponed or waived; or
5. Terrorist action or hijacking; or
6. Insured person's or traveling companion's dwelling made uninhabitable; or
7. Quarantine imposed by physician for health reason; and
8. Which occurs while the person is insured under the policy that is in force.

Covered Trip means travel on a common carrier when the entire cost of the passenger fare for such transportation less redeemable certificates, vouchers or coupons has been charged to the Covered Person's account while coverage is in-force.

Natural Disaster means an event, including but not limited to wind storm, rain, snow, sleet, hail, lightning, dust or

sand storm, earthquake, tornado, flood, volcanic eruption, wildfire or similar event that:

1. is due to natural causes; and
2. results in severe damage such that the area in which the loss occurs is declared a disaster by a competent governmental authority having jurisdiction.

Trip Delay means a delay of a Covered Trip for at least 12 hours.

Trip Cancellation/Trip Interruption & Trip Delay

As a handy reference guide, please read this document and keep it in a safe place with your other insurance documents. This summary of coverage is not a contract. Complete provisions are contained in the Master Policy 6477-44-67 issued to the Financial Customer Insurance Trust.

LOST LUGGAGE

THE PLAN

As an Irving City Employee Credit Union Cardholder, you are eligible to receive reimbursement for amounts paid for direct physical loss or damage to Checked and/or Carry-On Baggage** and personal property contained therein up to \$3,000. Reimbursement will be on an Actual Cash Value**** basis at the time of loss. This coverage applies provided the entire cost of the Common Carrier*** passage fare is charged or debited to your account.

*Insured means Cardholders, Cardmembers and Accountholders of the credit union. Cardholder means an individual who has been issued an Account card by the Policyholder. Cardmember means any authorized primary or additional card user who has been issued an Account card by the credit union. Accountholder means an individual who has an open and active Account with the credit union.

**Checked Baggage means suitcases or other containers specifically designated for carrying personal property, for which a claim check has been issued to the *Insured by a Common Carrier. Carry-On Baggage means suitcases or other containers specifically designated for carrying personal property, which are carried on board a Common Carrier by the Insured.

***Common Carrier means any land, water, or air conveyance operated under a license for the transportation of passengers for hire.

****Actual Cash Value means the cost to replace the lost or damaged personal property at the time of loss, less depreciation.

ELIGIBILITY

This Common Carrier Baggage reimbursement is provided to you, as an Insured, automatically when the entire cost of the Common Carrier passage fare is charged or debited to your Irving City Employee Credit Union MasterCard Account. It is not necessary for you to notify the Insurance Company or Plan Administrator at the time the passage fee is charged or debited to your Account.

THE COST

This coverage is provided at no additional cost to eligible Insureds under the master policy 9906-85-14 issued to PSCU by Federal Insurance Company (the Company).

AMOUNT OF INSURANCE

The Company's liability will be for a maximum reimbursement of \$3,000 per Insured, of which no more than \$250 will be for all jewelry and fur. Payment will be on an Actual Cash Value basis at the time of loss. Coverage under this plan will be excess over any amount due solely from the Common Carrier.

EXCLUSIONS

Coverage does not apply to loss resulting from: (1) any dishonest, fraudulent or criminal act of the Insured; (2) forgery by the Insured; (3) loss due to war or confiscation by authorities; (4) loss due to nuclear reaction or radioactive contamination. Coverage also does not apply to: (1) sporting equipment, unless checked with the Common Carrier and for which a claim check has been provided by the Common Carrier. (2) animals, perishables; cameras and accessory equipment; eye glasses and contact lenses; prosthetic devices including dentures and hearing aids; tickets, valuable papers and documents; Credit Cards and Debit Cards; securities; money; art objects; electronic equipment; business items; bullion or precious or semi-precious metals, stones or gems other than that contained in items of personal jewelry owned by the Insured; household furniture; motor vehicles, boats or watercraft or aircraft or parts for such conveyances.

EFFECTIVE DATE

This plan is effective July 1, 2013 and will cease on the date the master policy terminates (in which case you will be notified by the credit union), or on the date you no longer qualify as an eligible Insured or on the expiration date of any applicable period of coverage for any Insured, whichever occurs first.

MISREPRESENTATION AND FRAUD

Coverage of the Insured will be void if, at any time, the Insured has concealed or misrepresented any material fact or circumstance concerning this coverage or the subject thereof or the interest of the Insured herein, or in case of any fraud or false swearing by the Insured relating thereto.

Coverage for an Insured will be void if, whether before or after a loss, the Policyholder or its subscribing organization(s) has concealed or misrepresented any material fact or circumstance concerning this coverage or the subject thereof or the interest of the Insured therein, or in case of any fraud or false swearing by the Policyholder or its subscribing organization(s) relating hereto.

CLAIM PROCEDURE

The Insured must send the Company written notice of a claim, including the Insured's name and policy number, within 45 days after a covered loss occurs. If notice cannot be given within that time, it must be given as soon as reasonably possible. To file a sworn Proof of Loss, the Insured must send the following to the Company or its authorized representative: (1) a copy of the Account statement showing the Common Carrier fare charged; (2) a copy of the initial claim report submitted to the Common Carrier; (3) proof of submission of the loss to and the results of any settlement by the Common Carrier; (4) proof of submission of the loss to and the results of any settlement or denial by the Insured's personal insurance carrier(s); (5) if no other insurance is applicable, a notarized statement from the Insured to that effect; and (6) evidence that the personal property has actually been replaced.

FOR INSUREDS WHO ARE NEW YORK STATE RESIDENTS:

To the extent that this plan provides insurance against the loss or damage to baggage and its contents, the following terms and conditions apply: (1) The loss or damage must occur while the Insured is in transit; (2) The maximum amount of insurance is \$2,000 per bag, including contents, subject to a maximum annual aggregate amount of \$10,000 for all Insureds per trip.

BUYER PROTECTION

THE PLAN: You are automatically eligible for Buyers Protection Insurance.

ELIGIBILITY: This insurance plan is provided to Irving City Employees Credit Union MasterCard Cardholders, automatically when the entire cost of the Covered Purchase is charged to Irving City Employees Credit Union Card account while the insurance is effective. It is not necessary for you to notify the Credit Union, the administrator or the Company when items are purchased.

THE COST: This insurance plan is provided at no cost to eligible Irving City Credit Union Cardholders. Irving City Credit Union pays the full cost of the insurance.

WHEN COVERAGE APPLIES: Coverage applies for 90 days immediately following a Covered Purchase.

COVERAGE: We will reimburse the Insured Person up to \$1,000 for Covered Purchases that are damaged or stolen, except if stolen from vehicles. This coverage only applies if the Insured Person charged or debited the entire cost of the Covered Purchase to the Insured Person's Account during the Policy period.

We will reimburse the Insured Person for the lesser of: 1) the cost of the Covered Purchase indicated on the Insured Person's Account statement; or 2) the Benefit Amount of \$1,000. In no event will We be liable beyond the amounts actually paid by the Insured Person. In no event will We pay more than the Annual Maximum Benefit Amount of \$50,000 in any 12 month Policy period, regardless of the number of claims made in that 12 month Policy period.

The Benefit Amount is payable on an excess basis over and above any amount due from any other valid or collectible insurance or any other form of reimbursement payable by those responsible for the loss or damage.

DEFINITIONS:

Account means Credit Card accounts or Debit Card accounts.

Cardholder means an individual who is named on the Account card.

Covered Purchase means personal property, including gift items, not otherwise excluded that is purchased in full by the Insured Person using the Credit Card or Debit Card issued by the credit union. Covered Purchase does not include charges for shipping, handling, transportation and delivery.

Due Diligence means the effort that would be made by a reasonable and prudent person to protect the Covered Purchase from theft or damage.

Fine Art means paintings, etchings, pictures, tapestries, other bona fide works of art including but not limited to statues, rare books and manuscripts, porcelains, rare glass, and items of historical value or artistic merit.

Insured Person means a person, qualifying as a Class member 1) who elects insurance; or 2) for whom insurance is elected, 3) and on whose behalf premium is paid.

Natural Disaster means an event, including but not limited to wind storm, rain, snow, sleet, hail, lightning, dust or sand storm, earthquake, tornado, flood, volcanic eruption, wildfire or other similar event that: 1) is due to natural causes; and 2) results in severe damage such that the area in which loss occurs is declared a disaster area by a competent governmental authority having jurisdiction.

Proof of Loss means: a) a copy of the Account statement showing the purchase of the Covered Purchase; b) a copy of the initial claim report submitted to the Administrator; c) a copy of the police report; d) proof of submission of the loss to, and the results of any settlement by, the vendor; e) proof of submission of the loss to, and the results of any settlement or denial by, the Insured Person's personal insurance carrier.

War means: 1) hostilities following a formal declaration of war by a governmental authority; 2) in the absence of a formal declaration of War by a governmental authority armed, open and continuous hostilities between two countries; or 3) armed, open and continuous hostilities between two factions, each in control of territory, or claiming jurisdiction over the geographic area of hostility.

We, Us, and Our means Federal Insurance Company.

EXCLUSIONS: Insurance under this Policy does not apply to Covered Purchases of: 1) professional advice; 2) boats; 3) motorized vehicles (including but not limited to airplanes, automobiles, mopeds, motorcycles and other motor vehicles) or their motors, equipment and accessories (including communication devices intended solely for the use in the vehicle); 4) land or buildings (including but not limited to homes and dwellings); 5) travelers' checks, tickets of any kind, negotiable instruments, bullion, rare or precious coins, cash or its equivalent (including gift cards and gift certificates); 6) perfumes, plants or animals; 7) consumables and perishables; 8) antique items or collectibles; 9) computer software or programs; 10) i) items purchased for resale, ii) items purchased for professional or commercial use with a non-business cards; 11) medical equipment; 12) used, rebuilt, refurbished or remanufactured goods; 13) shipping, handling, or transportation charges for the cost of delivery of any Covered Purchase; 14) articles in a pair or set, coverage will be limited to no more than the value of any particular part or parts unless the articles are unusable individually and cannot be replaced individually, regardless of any special value the article may have had as part of a set or collection; 15) more than one part or parts of a pair or set of jewelry or Fine Art.

This insurance does not apply to loss or damage of a) Covered Purchase caused directly or indirectly by:

1) Theft of i) personal property from vehicles, ii) personal property when the Insured Person fails to exercise Due Diligence and iii) personal property stolen from public places when the Insured Person fails to exercise Due Diligence; Theft must be reported to the police or an appropriate authority within 36 hours; 2) Loss of i) personal property with no evidence of a wrongful act; ii) baggage and/or its contents unless carried by the Insured Person by hand or under the Insured Person's personal supervision or a traveling companion previously known to the Insured Person; iii) property by the United States Postal Service (USPS) or any other delivery service; 3) Any fraudulent or illegal activity of the Insured

Person; 4) Wear and tear or gradual deterioration; 5) Moths, vermin, inherent vice; 6) Product defects or items covered by a manufacturer's recall; 7) Damage sustained due to any process or while actually being worked upon and resulting there from; 8) Confiscation by any government, public authority or customs official; 9) Natural Disaster; 10) Failure of the Insured Person to exercise Due Diligence to avoid or diminish loss or damage; 11) Power surge or power loss; 12) any hazardous, pathogenic or poisonous, biological, chemical, nuclear or radioactive material, gas, matter or contamination; 13) Replaced this any weapon of war employing atomic fission or radioactive force, whether in time of peace or war; nuclear reaction or nuclear radiation or radioactive contamination, whether controlled or uncontrolled, and whether such loss be direct or indirect, proximate or remote, or be in whole or in part caused by, contributed to or aggravated by the perils insured against in this **Policy**.

HOW TO FILE A CLAIM: The Insured Person must send the Administrator written notice of a claim, including Insured Person's name and Policy number within 45 days after a covered loss occurs.

The Insured Person must: a) protect the Covered Purchase from further loss or damage; b) report any loss to the appropriate official representatives such as the police and the Administrator within 45 days from the date of theft or damage; c) complete the claim form and return along with legible copies of the Account statement showing the purchase of the Covered Purchase and original purchase receipt; d) provide a photograph of any damaged Covered Purchase, a copy of the repair bill or a statement indicating that the item cannot be repaired along with evidence that the Covered Purchase has actually been replaced or repaired, if applicable; e) provide a fire or police report, if applicable; f) proof of submission of the loss to, and the results of any settlement by the vendor; g) proof of submission of the loss to, and the results of any settlement or denial by the Insured Person's personal insurance carrier h) provide documentation of any other personal insurance or a statement that no other

insurance exists; i) provide a third party statement regarding circumstances of the theft or damage; j) submit Proof of Loss to the Administrator l) cooperate with the Administrator in the investigation, settlement or handling of any claims; m) permit the Administrator to question the Insured Person under oath whenever Our investigation deems it necessary. All statements taken will be signed by the Insured Person; and n) authorize the Administrator to obtain records, reports or any other documentation requested necessary to Our investigation or to verify the claim.

CLAIM FORMS: When the Administrator is told of a claim, the Administrator will give the Insured Person forms for filing Proof of Loss. If these forms are not given to the Insured Person within 15 days the Insured Person will meet Proof of Loss requirements by giving the Administrator a written description of the covered loss.

CLAIM PROOF OF LOSS: Complete Proof of Loss must be given to the Administrator within 90 days after a covered loss.

CLAIM PAYMENT: Reimbursement for covered losses will be paid to the Insured Person within 60 days after the Administrator receives Proof of Loss.

EFFECTIVE DATE: Your insurance becomes effective on the latest of: the effective date of this policy, the date on which you first meet the eligibility criteria as the Insured Person or the beginning of the period for which required premium is paid for you. Insurance for you automatically terminates on the earliest of: the termination date of this policy, the expiration of the period for which required premium has been paid for you, the date on which you no longer meet the eligibility criteria as the Insured Person.

As a handy reference guide, please read this and keep it in a safe place with your other insurance documents. This description of coverage is not a contract of insurance but is a summary of the principal provisions of the insurance while in effect. Complete policy provisions are contained In the Master Policy 9906-86-88,

which can be obtained from PSCU. Answers to specific questions can be obtained by writing the Plan Administrator. To make a claim please contact the Plan Administrator.

Plan Administrator

Buyers Protection, Lost Luggage, & Auto Rental Collision

Crawford and Company
PO BOX 4090
Atlanta GA 30302

Phone - 855.307.9246

Plan Administrator

Trip Cancellation/Trip Interruption, & Trip Delay

DFS&A Insurance Agency, Inc.
80 West Upper Ferry Road
Suite 5, PO Box 77358
Ewing, NJ 08628

Phone: 800.337.2632

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PLAN UNDERWRITTEN BY
Federal Insurance Company
a member of the
CHUBB GROUP OF INSURANCE COMPANIES
15 Mountain View Road, P.O. Box 1615
Warren, New Jersey 07061-1651

